<u>REMARKS</u>

The Assignee hereby explicitly reserves the right to present the canceled and

modified claims for re-examination in their original format. The cancellation and/or

modification of the pending claims to put the instant application in a final form for allowance

and issue is not to be construed as a surrender of subject matters covered by the original

claims before their modification or cancellation.

The Assignee respectfully requests consideration of the present application as

amended herewith.

Respectfully submitted,

/B.J. Bennett/

B.J. Bennett, President Asset Trust, Inc.

Date: October 12, 2007

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